

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Andres C Pinedo  
Debtor

Case No. 19-02045-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 15, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:**

Recip ID	Recipient Name and Address
db	+ Andres C Pinedo, 137 Maria Lane, Dingmans Ferry, PA 18328-3088
5200049	+ CAC Debt Recovery, 2300 Gettysburg Rd STE 102, Camp Hill. PA 17011-7303
5200051	+ CBL Path, 110 Washington Ave 2nd Fl, North Haven, CT 06473-1723
5200059	+ Law Offices of Shapiro & DeNardo, LLC, 3600 Horizon Drive Ste 150, King of Prussia, PC 19406-4702
5200065	+ MLEPOA Inc, 103 Lake Drive, Dingmans Ferry, PA 18328-3127
5200064	+ Migdalia Espinet, 137 Maria Lane, Dingmans Ferry, PA 18328-3088
5200066	Mr. Cooper, 9850 Cypress Waters Blvd, Coppell, TX 75019
5197287	Mr. Cooper, 9850 Cypress Waters Blvd, Coppell, Texas 75019
5200067	+ Newton Memorial Hosp, PO Box 3129, Secaucus, NJ 07096-3129
5197290	+ PNP Financial Maangement Servs, 100 Quentin Roosevelt Blvd. #204, Garden City, NY 11530-4843
5200069	+ Plains Volunteer Amb, 90 Maffett St, Plains, PA 18705-1933
5197288	+ Plaints Twp Ambulance, PO Box 207, Allentown 18105-0207
5197289	+ Pleasantdale Ambulatory Care, 61 Main Street,STE D, West Orange, NJ 07052-5353
5200070	+ Pleasantdale Ambulatory Service, 61 Main Street Ste D, West Orange, NJ 07052-5353
5200071	+ PnP Management Services Llc, 100 Quentin Roosevelt Blvd #204, Garden City, NY 11530-4843
5197294	+ Toyota Financial Services, Bankruptcy Department PO Box 5855, 5505 N. Cumberland Ave., Suite 307, Chicago, Illinois 60656-4761
5200078	Toyota World of Newton, 66 Route 206, Newton, NJ 07860
5200079	+ West Milford PT, 179 Cahill Cross Rd STE 308, West Milford, NJ 07480-1988

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 15 2025 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	May 15 2025 18:41:00	U.S. Bank National Association, as Trustee for Str, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
5224563	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2025 18:42:00	ABS REO Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5200050	EDI: CAPITALONE.COM	May 15 2025 22:38:00	Capital One, PO Box 85520, Richmond VA 23285
5200027	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 18:41:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
5200053	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 18:41:00	Citizens One Auto Finance, 1 Citizens Bank Way, Johnston, RI 02919
5197277	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 18:41:00	Citizens One Auto Finance, 1 Citizens Bank Way,

			Johnston, Rhode Island 02919
5198312	+ Email/Text: bankruptcy@cavps.com	May 15 2025 18:42:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5200052	+ EDI: CITICORP	May 15 2025 22:38:00	Citibank S D, 701 East 60th Street North, Sioux Falls, SD 57104-0432
5197276	+ EDI: CITICORP	May 15 2025 22:38:00	Citibank SD, 701 East 60th Street North, Sioux Falls, South Dakota 57104-0432
5197278	+ Email/Text: dylan.succa@commercialacceptance.net	May 15 2025 18:41:00	Commercial Acceptance Comp, 2300 Gettysburg Rd STE 102, Camp Hill, Pennsylvania 17011-7303
5197279	+ Email/PDF: creditonebknofications@resurgent.com	May 15 2025 18:50:16	Credit One Bank, N.A., 585 Pilot Road, Las Vegas, Nevada 89119-3619
5197280	Email/PDF: DellBKNotifications@resurgent.com	May 15 2025 18:39:49	Dell Preferred Account, Payment Processing Center, PO Box 6403, Carol Stream, IL 60197
5224257	EDI: DISCOVER	May 15 2025 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5200055	+ EDI: DISCOVER	May 15 2025 22:38:00	Discover CC, PO Box 3025, New Albany, OH 43054-3025
5200057	Email/Text: Check.bksupport@pavilionpay.com	May 15 2025 18:41:00	Global Payments Check Services Inc, PO Box 59371, Chicago, IL 60659
5197282	+ EDI: HFC.COM	May 15 2025 22:38:00	HSBC Bank, ATTN: Bankruptcy Dept, P.O. BOX 4215, Buffalo, New York 14240-4215
5200058	+ EDI: SYNC	May 15 2025 22:38:00	Home Depot, ATTN Legal, 2455 Paces Ferry Rd., Atlanta, GA 30339-1834
5197281	+ EDI: SYNC	May 15 2025 22:38:00	Home Depot, Attn: Legal, 2455 Paces Ferry Rd., Atlanta, Georgia 30339-1834
5197283	+ Email/Text: libertybk@contfinco.com	May 15 2025 18:42:00	Liberty Career Finance, PO Box 8099, Newark, DE 19714-8099
5197284	+ Email/Text: Mercury@ebn.phinsolutions.com	May 15 2025 18:41:00	Mercury, Card Services, PO Box 70168, Philadelphia, PA 19176-0168
5197285	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 15 2025 18:39:28	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
5200062	+ Email/Text: BankruptcyEast@firstenergycorp.com	May 15 2025 18:42:00	Met-Ed, PO Box 3687, Akron, OH 44309-3687
5217721	+ Email/Text: BankruptcyEast@firstenergycorp.com	May 15 2025 18:42:00	MetEd/First Energy, 101 Crawford's Corner Rd, Bldg 1 Suite 1-511, Holmdel, NJ 07733-1976
5197286	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 18:42:00	Midland Credit Management, 8875 Aero Drive, Ste 200, San Diego, California 92123-2255
5200063	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 18:42:00	Midland Credit Management, 8875 Aero Drive STE 200, San Diego, CA 92123-2255
5223576	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 18:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5197338	^ MEBN	May 15 2025 18:37:05	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5200068	EDI: PENNDEPTREV	May 15 2025 22:38:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5210271	EDI: PENNDEPTREV	May 15 2025 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5200073	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2025 18:42:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
5197291	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

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5200072	EDI: AISTMBL.COM	May 15 2025 18:42:00	SPS, PO Box 65250, Salt Lake City, Utah 84165-0250
5200074	+ EDI: SYNC	May 15 2025 22:38:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
5197292	+ EDI: SYNC	May 15 2025 22:38:00	Synchrony Bank, P O Box 965004, Orlando, FL 32896-5004
5200075	+ EDI: SYNC	May 15 2025 22:38:00	Synchrony Bank, P O Box 965004, Orlando, Florida 32896-5004
5197293	+ EDI: SYNC	May 15 2025 22:38:00	TJX Rewards/GEMB, PO Box 530948, Atlanta, GA 30353-0948
5200076	+ EDI: TCISOLUTIONS.COM	May 15 2025 22:38:00	TJX Rewards/GEMB, PO Box 530948, Atlanta, Georgia 30353-0948
5200077	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 15 2025 22:38:00	Total Card Inc, PO Box 89725, Sioux Falls, SD 57109-9725
5217947	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 18:42:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
5201052	+ Email/Text: RASEBN@raslg.com	May 15 2025 18:41:00	U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5280950	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 18:41:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
		May 15 2025 18:41:00	U.S. Bank, National Association, et al... c/o, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5237646		Nationstar Mortgage LLC dba Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas
5200054	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Preferred Account, Payment Processing Center, PO Box 6403, Carol Stream, IL 60197
5200060	*+	Liberty Career Finance, PO Box 8099, Newark, DE 19714-8099
5198125	*+	Liberty Career Finance, LLC, P.O. Box 8099, Newark, DE 19714-8099
5200061	*+	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
5200056	##+	ERC, PO Box 23870, Jacksonville FL 32241-3870

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 afogle@rascrane.com
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. logsecf@logs.com cistewart@logs.com
Danielle Boyle-Ebersole	on behalf of Creditor ABS REO Trust c/o Select Portfolio Servicing dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al. pa-bk@logs.com
Mark E. Moulton	on behalf of Debtor 1 Andres C Pinedo markmoulton@moultonslaw.com staff@moultonslaw.com
Roger Fay	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 rfay@alaw.net
Scott D Fink	on behalf of Creditor Citizens Bank N.A. bronationalecf@weltman.com, PitEcf@weltman.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

**Andres C Pinedo**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6859

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-02045-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andres C Pinedo

5/15/25**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**